			L4/15 11:11:17	Desc Main	
United States Bankrui	PTCY <b>Cloc</b> liment	Page 1 of 9	VOLU	NTARY PETITION	
Name of Debtor (if individual, enter Last, First, Middle):	TOTAL	Name of Joint Debt	or (Spouse) (Last, First, N	fiddle):	
All Other Names used by the Debtor in the last 8 years	nera	All Other Names us	sed by the Joint Debtor in	the lact & wears	
(include married, maiden, and trade names):			aiden, and trade names):	the last o years	
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITI)	N)/Complete EIN	Last four digits of S	oc. Sec. or Individual-Ta	cpayer I.D. (ITIN)/Complete EIN	
(if more than one, state all):		(if more than one, s			
Street Address of Debtor (No. and Street, City, and State): 128 47th Ave Bellwood F//		Street Address of Jo	oint Debtor (No. and Stree	t, City, and State):	
128 4774 NVE					
Dellwood +11	ZIP CODE (.O.) 04			ZIP CODE	
County of Residence or of the Principal Place of Business:		County of Residenc	e or of the Principal Place		
Mailing Address of Debtor (if different from street address):	C00/C	Mailing Address of	Joint Debtor (if different	rom etraet addreselv	
<i>(</i>		Training Fiduress of	some sector (if different )	Tom succe addressy.	
Location of Principal Assets of Business Debtor (if different f	ZIP CODE		**************************************	ZIP CODE	
Location of Finicipal Assets of Business Deotor (if different f	rom street address above)	);		ZIP CODE	
Type of Debtor (Form of Organization)	Nature of (Check one box.)	f Business		kruptcy Code Under Which	
(Check one box.)				is Filed (Check one box.)	
Individual (includes Joint Debtors)	Health Care Bus	siness al Estate as defined in	Chapter 7 Chapter 9	Chapter 15 Petition for Recognition of a Foreign	
See Exhibit D on page 2 of this form.  Corporation (includes LLC and LLP)	11 U.S.C. § 101		Chapter 11	Main Proceeding	
☐ Partnership	Railroad Stockbroker Commodity Bro		Chapter 12 Chapter 13	Chapter 15 Petition for Recognition of a Foreign	
Other (If debtor is not one of the above entities, check this box and state type of entity below.)	Commodity Bro	ker	•	Nonmain Proceeding	
	Other .				
Country of debtor's center of main interests:	Tax-Exen (Check box, i		1 4	ature of Debts Theck one box.)	
country of debtor's center of main interests.	<u> </u>	••	Debts are primarily	consumer Debts are	
Each country in which a foreign proceeding by, regarding, or	under title 26 of		debts, defined in 11 U.S.C. primarily § 101(8) as "incurred by an business debts.		
against debtor is pending:	Code (the Interna	al Revenue Code).	individual primaril personal, family, o		
		· · · · · · · · · · · · · · · · · · ·	household purpose	,,	
Filing Fee (Check one box.)		Check one box:	Chapter 11 De	btors	
Full Filing Fee attached.				ned in 11 U.S.C. § 101(51D). defined in 11 U.S.C. § 101(51D).	
Filing Fee to be paid in installments (applicable to indivi	duals only). Must attach		sman ousmess debtor as	ienned in 11 0.5.C. § 101(51D),	
signed application for the court's consideration certifying unable to pay fee except in installments. Rule 1006(b).		Check if:  Debtor's aggre	gate noncontingent liquid	ated debts (excluding debts owed to	
Filing Fee waiver requested (applicable to chapter 7 indi	viduals only) Must	insiders or affiliates) are less than \$2,490,925 (amous on 4/01/16 and every three years thereafter).			
attach signed application for the court's consideration. S	ee Official Form 3B.			- + +	
			filed with this petition.	led with this petition.	
		Acceptances of of creditors, in	f the plan were solicited paccordance with 11 U.S.C	repetition from one or more classes	
Statistical/Administrative Information		, codimis, it		THIS SPACE IS FOR	
Debtor estimates that funds will be available for dis Debtor estimates that, after any exempt property is a distribution to unsecured creditors.	tribution to unsecured cre excluded and administrati	ditors. ve expenses paid, there	will be no funds available	COURT USE ONLY	
distribution to unsecured creditors. Estimated Number of Creditors				NORTHE N DISTRICT OF ILL	
				U ∧lio «	
1-49 50-99 100-199 200-999 1,000- 5,000		0,001- 25,001- 25,000 50,000		Over 70 14 Z015	
Estimated Assets	-,	20,000	JEF	100,000 THEY DULLSTEADT OF	
				PS FEP AJ	
\$0 to \$50,001 to \$100,001 to \$500,001 \$1,000 \$50,000 \$100,000 \$500,000 to \$1 to \$10		50,000,001 \$100,000 0 \$100 to \$500		More than \$1 billion	
million million		nillion million			
Estimated Liabilities  D		)			
\$0 to \$50,001 to \$100,001 to \$500,001 \$1,000	,001 \$10,000,001 \$	50,000,001 \$100,000	\$500,000,001	More than	
\$50,000 \$100,000 \$500,000 to \$1 to \$10 million million		\$100 to \$500	to \$1 billion	\$1 billion	

*pi* 

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B1 (Official Form 1) Ca	se, 15-27783 Doc 1 Filed 08/14/15	Entered 08/14/15 11:11:17	Desc Main Page 2	
Voluntary Petition (This page must be com	pleted and filed in every case.)	Ray Ray Bull 3. Tamera	Frazier	
Location	All Prior Bankruptcy Cases Filed Within Last 8	Years (If more than two, attach additional shee Case Number:	t.)	
Where Filed:			Date Filed:	
Location Where Filed:		Case Number:	Date Filed:	
Pe Name of Debtor:	ending Bankruptcy Case Filed by any Spouse, Partner, or Al	filiate of this Debtor (If more than one, attach a Case Number:	ndditional sheet.) Date Filed:	
District:	***************************************			
District.		Relationship:	Judge:	
10Q) with the Securitie of the Securities Exchan	Exhibit A btor is required to file periodic reports (e.g., forms 10K and is and Exchange Commission pursuant to Section 13 or 15(d) age Act of 1934 and is requesting relief under chapter 11.) thed and made a part of this petition.	Exhibit B  (To be completed if debtor is an individual whose debts are primarily consumer debts.)  I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I have delivered to the debtor the notice required by 11 U.S.C. § 342(b).		
		Signature of Attorney for Debtor(s) (	Date)	
Exhibit C  Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety?  Yes, and Exhibit C is attached and made a part of this petition.  No.				
	Exhib			
(To be completed by eve	ery individual debtor. If a joint petition is filed, each spouse mu	st complete and attach a separate Exhibit D.)		
Exhibit D, comple	ted and signed by the debtor, is attached and made a part of this	petition.		
If this is a joint petition:				
Exhibit D, also completed and signed by the joint debtor, is attached and made a part of this petition.				
	Information Regarding	the Debtor - Venue		
(Check any applicable box.)  Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.				
<b>☑</b> There	There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.			
Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.				
Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes.)				
Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.)				
(Name of landlord that obtained judgment)				
		(Address of landlord)		
	btor claims that under applicable nonbankruptcy law, there are clire monetary default that gave rise to the judgment for possession	circumstances under which the debtor would be		
☐ De	Debtor has included with this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.			
☐ De	btor certifies that he/she has served the Landlord with this certif	Scation. (11 U.S.C. § 362(1)).		

BI (Official Form 1) (ASE) 15-27783 DOC 1 FIIED 08/14/15	Entered 08/14/15 11:11:17 Desc Main Page 3		
Voluntary Petition Document	Manufoldis. T		
(This page must be completed and filed in every case.)	lamera trazier		
Signature(s) of Debtor(s) (Individual/Joint)  I declare under penalty of perjury that the information provided in this petition is true and correct.  [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.  [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).  I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.  X  Signature of Debtor  C 30 670 9691  Telephone Number (if not represented by attorney) 8-10-75	and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.  (Check only one box.)  I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached.		
Telephone Number (if not represented by attorney)			
Date 8 - 70 - 73	Date		
Signature of Attorney*	Signature of Non-Attorney Bankruptcy Petition Preparer		
Signature of Attorney for Debtor(s)  Printed Name of Attorney for Debtor(s)  Firm Name	I declare under penalty of perjury that: (1) I am a bankruptcy petition prepare defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and I provided the debtor with a copy of this document and the notices and informa required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maxin fee for services chargeable by bankruptcy petition preparers, I have given the de notice of the maximum amount before preparing any document for filing for a de or accepting any fee from the debtor, as required in that section. Official Form I attached.		
Address	anaciicu.		
Telephone Number	Printed Name and title, if any, of Bankruptcy Petition Preparer		
Date  *In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.	Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social-Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)		
Signature of Debtor (Corporation/Partnership)			
I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.  The debtor requests the relief in accordance with the chapter of title 11, United States Code, specified in this petition.	Address  X Signature		
X	Date		
Signature of Authorized Individual			
Printed Name of Authorized Individual	Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social-Security number is provided above.		
Title of Authorized Individual	Names and Social-Security numbers of all other individuals who prepared or assisted		
Date	in preparing this document unless the bankruptcy petition preparer is not an individual.		
	If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.  A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.		

Case 15-27783 Doc 1 Filed 08/14/15 Entered 08/14/15 11:11:17 Desc Main Document Page 4 of 9

B 1D (Official Form 1, Exhibit D) (12/09)

## UNITED STATES BANKRUPTCY COURT

In re James Frazie	Case No
Debtor	(if known)

# EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- ☐ 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
- ☐ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.

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В	1D (Official Form	l, Exh.	D) (12/09) –	Cont

Page 2

3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]

My certificate is not ready yet at this time I have took the class but its not ready yet an I needed to put this in in a emergency

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

- 1 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]
  - ☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);
  - ☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);
    - ☐ Active military duty in a military combat zone.
- 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: James fragie

Date: 8-10-15

### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In Re: Tamera Frazier	)	
Debtor (s)	)	Case No. Chapter /3
	) )	Chapter 75

#### List of Creditors

Capital One AutoFinance P.O. Box Cosil City Industry Ca 91714	
Mannheim Milwaukee 54127+1 St Caledonia W/53108	

Case 15-27783 Doc 1 Filed 08/14/15 Entered 08/14/15 11:11:17 Desc Main Document Page 7 of 9

## UNITED STATES BANKRUPTCY COURT

In re Tamera Frazier Debtor	Case No	
	CE TO CONSUMER DEBTOR HE BANKRUPTCY CODE	.(S)
Certification of [Non-Attornal, the [non-attorney] bankruptcy petition preparer signing attached notice, as required by § 342(b) of the Bankruptcy Code.	eyl Bankruptcy Petition Preparer the debtor's petition, hereby certify that I d	elivered to the debtor the
Printed name and title, if any, of Bankruptcy Petition Preparer Address:	Social Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person, or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)	
Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.		
Certification I (We), the debtor(s), affirm that I (we) have received and Code.	on of the Debtor read the attached notice, as required by § 3	42(b) of the Bankruptcy
Tamera Frazier Printed Name(s) of Debtor(s)	X James frague Signature of Debtor	8-10-15
	Signature of Debtof	Date
Case No. (if known)	XSignature of Joint Debtor (if any)	Date

Instructions: Attach a copy of Form B 201A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) **only** if the certification has **NOT** been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

#### UNITED STATES BANKRUPTCY COURT

# NOTICE TO CONSUMER DEBTOR(S) UNDER §342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

#### 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

#### 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total fee \$335)
Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny

Desc Main Page 2

your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

## <u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

#### **Chapter 11:** Reorganization (\$1,167 filing fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

#### Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

#### 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure.